



THE RETIRED TEACHERS OF ONTARIO
LES ENSEIGNANTES ET ENSEIGNANTS RETRAITES DE L'ONTARIO
DISTRICT 16 - CITY OF TORONTO
NEWSLETTER

Volume 36, Issue 2

November, 2013

**RTO/ERO Donates
\$3,000,000
to Charitable Foundation**

Details on Page 15

RTO/ERO: a service organization for retirees from School Boards, Colleges, Universities and Private Schools welcoming members of AEFO, CUPE, ETFO, OECTA, OSSTF, Administration Associations and other employee groups.



CHARITABLE FOUNDATION
FONDATION DE BIENFAISANCE



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Supplement: Fall Senate Reports

Dates To Remember

Our *Art Friends, Bridge, Executive, Non-Fiction Book Club* and *Travelogue* activities take place at **Holy Rosary Parish Hall**. (Map: Page 37.)

December, 2013		Date	
Travelogue.....		22	
Bridge.....	3	Finance.....	23
Art/Sketch.....	6	West Book Club.....	28
Executive Meeting.....	12		
Friday Movie.....	13	February, 2014	
Monday Matinée Movie.....	16	Art/Sketch.....	7
Bridge.....	17	Bridge.....	4
		Non-Fiction Book Club.....	11
		Executive Meeting.....	13
January, 2014		Date	
Art/Sketch.....	3	Friday Movie.....	14
Bridge.....	7	Monday Matinée Movie.....	17
Executive Meeting.....	9	Bridge.....	18
Friday Movie.....	10	West Book Club.....	25
Non-Fiction Book Club.....	14	Travelogue.....	26
Monday Matinée Movie.....	20	Finance.....	27
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Opinions expressed in this Newsletter do not necessarily reflect the position of RTO/ERO or RTO/ERO Toronto District 16.

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President's Column ~ Lone Smith

Contact: 416-234-1969 / lonesmith@hotmail.com



RTO/ERO District 16 is 40 years young this year and we celebrated on November 19 with a sit-down lunch, Anniversary cake and special live band entertainment at the Old Mill.

In addition we had our traditional craft/artisan show and vendor displays to help us live long, healthy and enjoyable lives. The opportunity was taken by attendees to shop early for Christmas and Hanukkah. Many of the former presidents were in attendance. Thanks to those who came, brought friends, and enjoyed a fun lunch for only \$40 (partially subsidized) - a special price to celebrate our 40 years and of course we had souvenir bags to take home.

October 22-24 was the Fall senate, where representatives from all over the province convened to ensure our organization is running smoothly.

The Charitable Foundation was established in 2010. The hope was that RTO/ERO would be a champion for geriatric research which of course will benefit us all. As we age it becomes more and more important to ensure we know as much about the process of aging as we can. With 70,000 members, we are a force to be heard in all areas which touch our lives, be it privately or politically.

As teachers we have always taken

every opportunity to educate our students, parents and the public. Just because we are now retired, the opportunity has not ceased. It still exists through the RTO/ERO Foundation, where each and everyone of us can educate our family, friends, and through the organizations we often belong to, as to the importance of geriatric research now and in the future. It will benefit us all. Since my retirement I have learned that retirees have so much to offer society, be it volunteer work, paid work or other activities.

At the Senate we heard that the donations since the establishment of the Foundation have not been forthcoming as readily as had been expected, hence Senate voted to fund the Charitable Foundation from the returns on RTO/ERO reserves. This was a democratic vote. It should be noted that many senators had hoped to hear more discussion on the topic.

I want to continue the featuring of a member who serves on our Executive.

Robert Garth Putnam, also called Bob, was born March 7 1937 in Toronto. He became a Geography teacher who has made a permanent impact on Canadian Geography. He is the author of no less than seven Geographic books and countless

Continued on Page 4

Cover Photos: some of the attendees at our *New Member Breakfast*. Also attending: **Marianna De Lima**/Merit Travel (left) and **Dave Brawley**/Johnson Inc. (right)

President continued from Page 5

articles, many published by well-known publishers, for example, Methuen and the Smithsonian. When speaking with Bob, I immediately recognized his love for Geography continues to this day.



Bob mentions that he had a fine role model in his father who brought him out in the field to learn about Geography at an early age. This laid the foundation for Bob's later accomplishment within the field.

His many students have benefitted from his teaching from 1959 at University of Georgia followed by University of Waterloo. When he joined the Toronto Board of Education, he started at Oakwood Collegiate as a teacher and, later, Chair of Geography, and then on to Northern Secondary and Bickford as Vice-principal. He served as Principal of Parkdale and Western Technical and Commercial School for a total of 15 years.

Not content to do nothing in the summers, he taught at the University of Saskatchewan and at the

University of Toronto. His weekends over the years were also spent imparting his love of Geography to students at the outdoors centres of Albion Hills, Claremont and the Boyd.

He wrote Correspondence courses for the Ministry of Education for more than 20 years. He is still a leader in the field of Geography.

Bob's leadership spans not only his professional field of Geography, but he also serves on his Church's Board, Senior Residence and Cottager's Association.

RTO/ERO benefits from his knowledge and skills treasurer for the District of Toronto and the Chair of the Audit Committee for the Province.

I asked Bob: "What is the secret of your success?" He answered: Three Areas of life: Career, Family and Church. Secret to a good marriage? Your wife has to be your best friend and intellectually your equal. Secret to a long life? Keep going.

What a role model Bob is for all of us. Thanks for speaking with me, Bob.

SEASONS GREETINGS

Foundation Tribute & Memorial Donations

Honour a teacher who influenced you. Call **Alanna Jones** at the RTO/ERO Foundation at 416•962•9463 ext. 245 or 1•800•361•9888 ext. 245. Donations will help create our RTO/ERO Chair, Geriatric Medicine — a great way to say thanks for influence that never ends. Charitable registration number: 848662110R0001.

Also, a year-end donation can be used for tax purposes on your 2013 return.

<http://district16.rto-ero.org>
<http://toronto.rto-ero.org>

Recreation/Social ~ Heather Talbot

Contact: 416•265•8930 / heatalb@rogers.com

We rely heavily on the voluntarism of our members for the breadth of activities available. If you have a special interest and are looking for an outlet, please consider contacting Heather with a proposal. She'll bring it to the Executive and we'll place an ad in our Newsletter.

Art, Bridge, Travelogue and West End Book Club meet at Holy Rosary Parish Hall on St. Clair between Spadina and Bathurst:



Art Friends - Marie Lynch (416•421•4936 / jmdlmom@yahoo.com) Calling all Art Friends, old and new! We meet on the *first Friday of the month from October to June from 10:00am to Noon*. Bring along whatever you've been working on and we'll have ourselves a fine time! We meet, sketch and paint.



Bridge - Tessie Leung (416•421•9054 / tessiel@sympatico.ca) encourages everyone including beginners to join. They play on the *first, third, and fifth Tuesdays of the month from September to June from 12:30pm to 3:30pm*. You will enjoy the friendly atmosphere of this group. Tea is served.



Travelogue - Dick and Marilyn Holyer (416•929•8512 / mar.dickholyer@sympatico.ca) take you around the world with slide/digital presentations with snacks and treats on the *fourth Wednesday of the month at 1:00pm* from October to May. See Page 23 for our January event.



West End Book Club ~ Steve Feldman: (416•588•6637 / vsf@sympatico.ca) hosts this book club at Holy Rosary Church. We meet the *4th Tuesday of each month, October to June (not December)* from 1:30 to 3:30pm. Join us with further book suggestions.



← January 28 ~ *The Woman Upstairs*
by **Claire Messud**

February 25 ~ *The Rosie Project*
by **Graeme Simsion** →



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*A good time to keep your mouth shut is when you're in deep water.
PARASITES: What you see from the top of the Eiffel Tower*

The following activities meet at varying locations:



Book Club ~ Lynne Fitzpatrick/fitz9284@gmail.com) and Elaine MacIntosh/416•463•2637 host this activity. The group selects one book per month for discussion. This popular group is at capacity at this time. We will keep you informed should this situation change and will list their selections for those interested.



← December: *Madam De Pompadour, Mistress Of France* by **Christine Petit Algrant**

OR

December: *Madam De Pompadour* by **Evelyn Lever** →



← January: *Mozart's Last Aria* by **Matt Rees**



Day Trips ~ Jack DeGroot arranges unique, all-inclusive, excursions each Autumn and Spring theatre season. Full details are printed in our Newsletter regarding schedule and registration process when arranged.



Finances ~ Lone Smith (416•234•1969) hosts this group in her home on the *fourth Thursday of the month* at 4:30pm. Topics include: information on conversions of trust and tax implications; ETFs and how to trade them; Short/Long trading and how to execute the trades. **NOTE: next meeting: Dec. 12.**



FridayNightMovie~Fernanda Freitas(fridaymovieclub@gmail.com / 416•859•6134) hosts this activity the *second Friday of the month* at a central theatre's early show (6:00-7:00pm) followed by discussion at a nearby coffee shop. Contacts are notified of details. Add your name to the list!

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A bicycle can't stand alone; it is two tired.



At its September and October meetings, your Executive: approved the reformatted District Constitution as authorized at the May AGM;

- approved the purchase of a sound system for Travelogue and Workshop use at Holy Rosary in 2014 (or 2013 if funds available);
- appointed **L. Smith** and **B. Menagh** (Senators) and **J. Elliott** and **H. Milton** (observers) as District 16 representatives to Fall Senate;
- established its meeting quorum for 2013/14 as per the Constitution;
- approved \$2500 for a Spring, 2014 Health/Wellness Workshop;
- received the Treasurer's report to October 5, 2013: Assets/\$76,082.51; 2013 Budget/\$73,208.40; Expenses to 131005/43,599.17;
- re-affirmed the Toronto Executive position that no member fees be used to support the RTO/ERO Charitable Foundation; only voluntary contributions. (Also see Pages 8 and 15.)



RTO/ERO Toronto Districts is the organization representing the four RTO/ERO Districts in Toronto (Etobicoke/City of York; North York; Scarborough/East York; Toronto). It functions as a joint action group where common direction has been determined and the recruitment arm for the four sponsoring districts. Three Retirement Planning Workshops are organized annually. In 2013 there were approximately 300 participants.

Check their website: <http://toronto.rto-ero.org>



The RTO/ERO Fall Senate (see this month's Supplement) approved a \$3,000,000 donation to the RTO/ERO Charitable Foundation from *interest earned* on RTO/ERO investments (see Pages 8 [President's Memorandum] and 15).

- approved the 2014 budget: Income/\$7,187,600 (see Page S4);
- elected the 2013/14 Provincial Executive (see Page S9);
- received committee reports. 16

October 30, 2013

The Retired Teachers of Ontario/
les enseignantes et enseignants retraités de l'Ontario (RTO/ERO)

MEMORANDUM

To: Members of Senate
District Presidents
From: Leo Normandeau, President
Re: Senate Motion Re Charitable Foundation

Following the Fall Senate of 2013 some concern was expressed about the motion to allocate some of the interest from RTO/ERO reserves to our RTO/ERO Foundation. This was a motion that came from the floor and was democratically debated by the Senate. The motion was voted on by ballot and subsequently passed.

Some of the concerns expressed refer to earlier Senates, when much debate took place regarding various aspects of funding our Foundation. From the time of its establishment in 2011, successive Senates debated and addressed these funding concerns. Obviously, conditions and assumptions have changed over time and the various Senates reflected those changes. At our Spring Senate held last May, a motion was passed to change the start-up loan of \$150,000 (made in 2011) to a grant from RTO/ERO to our Foundation. At this Fall Senate, it was decided not only to support our Foundation but do so in a major way by passing the following motion:

“THAT the Provincial Executive move \$3 million from the interest earned from reserves to provide a \$3 million endowment to the RTO/ERO Charitable Foundation.”

The motion provides funding for our Foundation and gives us a chance to end the constant disagreements and hopefully move forward with a clear and unified approach. With almost \$90 million in reserves, at current interest rates the \$3 million should be replaced in two or three years.

Our Constitution clearly states that the Senate is the governing body of RTO/ERO. It becomes the ultimate decision maker. It is now the responsibility of our new Provincial Executive to implement the directions of the Senate.

Recommended Reading



The Third Rail: Building A Better Pension System

Jim Leech (OTPP) and Jacquie McNish (Globe & Mail) say Canada needs to take action to stabilize our pension programs now because without it, too many Canadians will experience a serious drop in income when they retire, a major problem for the federal government.

<http://district16.rto-ero.org>
<http://toronto.rto-ero.org>



Pension/Retirement News ~ David Shanoff

Contact: 416•656•3245 / davshan@sympatico.ca

OTPP 2014 Pension Inflation Increase (from the OTPP website: www.otpp.com):

The annual cost-of-living adjustment for 2014 is 0.9%. The increase takes effect in January 2014.

[Log on to the website to watch Glen Tunney, Manager, Business Insight and Analytics, answer common questions about the 2014 inflation adjustment.]

If you retired after 2009, you will be affected by conditional inflation protection and your annual increase will be based on two components:

- Your pension based on *pre-2010* credit receives the full inflation adjustment.
- Your pension based on *post-2009* credit receives 50% of the full inflation adjustment (0.45%).

If you retired from teaching in 2013, your increase will be prorated. You'll receive the adjustment for the time you were on pension in 2013.

The increase is based on 100% of the increase in the Consumer Price Index, a weighted basket of goods and services typically purchased by Canadian households each month.

The method used to calculate the increase is prescribed in the Teachers' pension plan and is the same method used by most other major Ontario pension plans, as well as the Canada Pension Plan.

Here's how the increase will affect different pension amounts based on 100% inflation protection:

Annual pension	2014 Increase	Annual pension	2014 Increase
\$15,000	\$135	\$40,000	\$360
\$20,000	\$180	\$45,000	\$405
\$25,000	\$225	\$50,000	\$450
\$30,000	\$270	\$55,000	\$495
\$35,000	\$315	\$60,000	\$540

OMERS 2014 Pension Inflation Increase: This is expected near the end of November. We will let you know in our December e-zine and January Newsletter. Can't wait? Check their website: www.omers.com.


Also from the OTPP website:

Many pensioners wonder why the increase seldom matches the rate of inflation reported in the media. That's because the media compares the CPI for the current month to the same month a year earlier. The plan compares

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Pension continued from Page 9

the average monthly CPI for the 12-month period ending in September to the 12-month average a year earlier, effectively smoothing the increase from year to year. *“Smoothing reduces possible spikes in inflation that may occur due to unforeseen incidents, such as Hurricane Katrina in 2005.”*

All fully indexed pension plans generate roughly the same inflation protection over time. However, annual increases vary from plan to plan, depending on the method and time periods used to calculate the adjustment. *“No two plans are alike, although some have identical inflation provisions. All plans, including Teachers’, must use the calculation method and time periods prescribed under the terms of the pension plan.”* 

Goodwill ~ Marjorie Blake

Welcome letters were sent to 85 new members members in August and September. Cards of condolence were sent to 18 relatives of deceased members.



Kathryn Quigley, one of our centenarians who celebrated her 100th birthday on April 30, 2013, passed on August 20, 2013.

Sympathy cards were sent to **Ian Baird** and **Bill Tajer** regarding the loss of Ian’s son, and Bill’s mother.

Janet Aitken-Christie passed away recently. A card of condolence was sent to the family.

Get well cards were sent to **Beverley Wittrock** (broken arm) and **Kay Dawson** (surgery).


Keeping in touch cards were sent to Centenarians: **Sr Consolata, Mary Crew, Clara Lahmer, Margaret Orok , and Susan Shore.**


Birthday greetings were sent to **Mary Crew** (Centenarian) on her 100th birthday.

Thanks to members who continue to share information about members with whom we need to keep in touch.

Contact: Marjorie Blake: 905•837•0874/905•837•8453

mdblake@sympatico.ca

Valerie Mah: 416•533•0445 / vmah@ican.net 

	CHRISTMAS CONCERT
	Tuesday, December 10, 2013 at 7:30pm at Jubilee United Church, 40 Underhill Drive (just East of the DVP and North of Lawrence)
Annual Spring Concert	
on Wednesday, May 21 at 7:30pm	
Sir John A. MacDonald Collegiate Institute 2300 Pharmacy Avenue (between Sheppard and Finch)	

Health Hints ~ Bill Tajer

Contact: 416•494•8590 / bill.tajer@sympatico.ca



Please note the following limitations on RTO/ERO Insurance.

Pre-conditions for Medical Stability and Trip Cancellation/Interruption Insurance:

- a any cancer, heart or lung condition for which, in the 90 days prior to your date of departure (or date of booking for the purpose of Trip Cancellation). **Placing a deposit on your trip is considered the booking date.:**
 - You were awaiting the outcome of medical tests (except routine monitoring), the results of which show any irregularities, or abnormalities;
 - You required future investigation, consultation with any physician, or treatment or surgery recommended by your physician or planned before your trip.
- b any condition for which you were admitted to a hospital for a period of at least 24 hours in the 90-days prior to the date of your departure (or the date of booking for the purpose of Trip Cancellation). **Placing a deposit on your trip is considered the booking date.**
- c any condition for which you have been advised by a physician not to travel.

Trip Cancellation/Interruption Caveats

- Point Program Redemptions of any type (e.g. Air Miles) used to purchase travel are not covered. In addition to Point Program Redemptions, one is also *not* reimbursed for any non-monetary ticket procurement (vouchers, prizes, etc.).
- Trip Cancellation/Interruption Benefits are subject to the same exclusions and limitations as all other insured benefits plus others (check your *Out-of-Province/Canada Travel Booklet*).
- You must be in your province-of-residence when your trip begins. (Trip cancellation only applies *before you leave your province of residence*. For example, cancelling a cruise booked while wintering in Florida.)

The deadline for the submission of RTO/ERO Benefits Claims is the end of the calendar year following the year in which the expense was incurred. If you have any claims not submitted for 2012, they must be submitted to Johnson Inc. by December 31, 2013.

Benefit Entitlement Review Policy

Should there be a dispute regarding the reimbursement of claims from the RTO/ERO Benefits, this policy, copied on Page 12, is the process.

Benefit Entitlement Review Policy ~ Disputing Claims

13. Benefit Entitlement Review Policy (regarding RTO/ERO Benefits)
- 13.01 The criteria to adjudicate claims and review claims shall be based solely on the following:
- 13.01.01 ambiguous wording of the RTO/ERO Health Plans;
- 13.01.02 incorrect written representation provided by the Plan Administrator and/or Underwriter to the members of RTO/ERO; and/or
- 13.01.03 a misinterpretation of the RTO/ERO Health Plans by the Plan Administrator and/or Underwriter to the members of RTO/ERO.
- 13.02 Plan participants who contact RTO/ERO after a claim has been denied shall be directed to a claims specialist from the plan Administrator to discuss the rationale of the decision.
- 13.03 If the plan participant is not in agreement with the reason from the Plan Administrator and contacts RTO/ERO again, the participant shall receive an application letter from RTO/ERO. This letter shall describe the process and contain a form that the plan participant must complete and submit to RTO/ERO in order for the claim to be reviewed. The plan participant is required to specifically indicate that their claim should be approved based upon the fact that at least one of the three criteria was not followed.
- 13.03.01 Forms that do not clearly identify at least one of the criteria are returned to the member.
- 13.04 Upon receiving the form and any other pertinent information from the member, RTO/ERO shall keep a copy and send the originals to the plan Administrator. Subsequently the plan Administrator shall have an independent review of the claim.
- 13.05 Johnson Inc. shall notify the member if the denial was upheld or overturned.
- 13.06 The Plan Administrator shall notify the plan participant by mail of the outcome.
- 13.07 The Plan Administrator shall report to the Committee on all reviews.
- 13.08 The Committee shall provide its Plan Administrator and/or Underwriter with direction that would apply to all future claims, whenever necessary.
- 13.09 Committee Members agree that the Committee shall not enter into or decide disputes between Health Plan participants and suppliers.
- 13.10 The Committee shall review the Benefit Entitlement Review procedure at least annually. The Committee may amend the Benefit Entitlement Review procedure from time to time.

*L*iaison is the electronic information sheet produced by RTO/ERO. **Liaison** Register your email address with RTO/ERO in order to receive your own personal email when it is available. You receive an email with links to the English and French versions. *News and knowledge for RTO/ERO members*



Photo: Susannah Maxcy

On September 30, 2013, RTO/ERO participated in the first annual Older Adults Day at Queen's Park. Representatives attended from Districts 13, 15, 16, 22, 23, 24, and 39, Provincial Executive members **Leo Normandeau**, **Norbert Boudreau**, and **June Szeman** as well as **Harold Brathwaite** and **Simon Leibovitz**.

New! Johnson eClaims

Johnson Inc. has entered into an agreement with TELUS Health to make the claims and reimbursement process for RTO/ERO Extended Health Care (EHC) participants quicker and easier.

Just as drug and dental claims are handled electronically, this new system allows plan participants the opportunity to submit a number of additional claims electronically.

With eClaims, many healthcare providers (physiotherapists, chiropractors, vision care providers, massage therapists, acupuncturists, and naturopaths) are partnered with Telus to submit EHC participants' claims to Johnson Inc. electronically, making the process fast, convenient and paperless. This electronic option allows claims payments to be processed in real-time.

Depending on your healthcare provider's procedures, you may have to pay the provider only the portion not covered by your EHC plan, or you may have to pay your provider in full and have Johnson Inc. reimburse you similar to how dental claims are processed. Regardless of your provider's preferred method, there are no longer forms for you to take home and fill out. And your claim is filed electronically by your provider at the time of service.

To learn more, visit www.telushealth.com/health-solutions/claims-and-benefits-management/eclaims/eclaims-for-extended-healthcare.

Consumer Corner ~ Financial Abuse

Financial abuse is the illegal or unauthorized use of someone else's money or property. It includes pressuring someone for money or property.

Some types of financial abuse are very clearly theft or fraud. For example, if someone cashes your pension cheque and keeps all or part of the money without your permission, or if they misuse a power of attorney to take money from your bank account for themselves, they are stealing from you.

Other examples of financial abuse are harder to put a name to. These can include pressuring, forcing or tricking you into:

- Lending or giving away money, property or possessions
- Selling or moving from your home
- Making or changing your will or power of attorney
- Signing legal or financial documents that you don't understand
- Working for little or no money, including caring for children or grandchildren
- Making a purchase you don't want or need, or
- Providing food and shelter to others without being paid

Who are the abusers?

Abusers are usually people who have a close connection to you. They can include your spouse, son or daughter, other relative, friend, neighbour, or caregiver. They use their connection to take advantage of you.

Where can I go for help?

If you think you are experiencing financial abuse, ask for help. The abuser may try to make you think that you are the one who is causing the problem, but this is not true. If you don't have a family member, or close friend, who can help you, there are community resources you can use to stop the abuse. Ask your bank or credit union, your local seniors' centre, or even your doctor where you can go for advice and help. Or contact your local police.

Source: <http://www.seniors.gov.on.ca/en/index.php>

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TCDSB & TDSB Events

Secord Elementary School in the Danforth/Main area is looking for volunteers to help struggling grade one students learn to be better readers. If you have one morning to spare each week we would be pleased to have your assistance.

Please call **Anastasia Poulis**, V.P. or **Denise Conway**, Volunteer co-ordinator at 416•396•2450 / denisecConway@tdsb.on.ca 

RTO/ERO Charitable Foundation Update

Your Toronto Newsletter has kept you informed of the RTO/ERO Charitable Foundation from the Spring of 2010 until now with the RTO/ERO donation of \$3,000,000 from interest earned on investments.

Original Rationale:

- 1 Bring under one umbrella all the charitable and socially responsible programs currently funded by RTO/ERO, such as Project Service To Others (STO), the 25 Scholarships awarded annually to those pursuing careers in education, the \$10,000 Charitable Donation as well as donations made in the wake of natural disasters, Goodwill and the Emergency Assistance Program. The latter was suspended on the advice of our auditors that the Canada Revenue Agency regulations prevent non-profit organizations from providing monies directly for the benefit of individual members.
- 2 Establish, maintain, and support the RTO/ERO Endowed Chair in Geriatrics at the University of Toronto. The purpose of establishing the project is to improve the health and quality of life of seniors.

Funding sources:

- voluntary contributions primarily from RTO/ERO members and voluntary fundraising by Districts and members;
- major gifts, contributions from institutions, planned giving and bequests;

Final Foundation Objectives

- To establish, maintain and support the RTO/ERO Endowed Chair in Geriatrics at the University of Toronto with an emphasis on the promotion of interdisciplinary training among health care professionals, with the expectation that there will be collaboration with other medical schools;
- To develop and promote public health and wellness by supporting research endeavours in geriatrics and/or gerontology at Ontario post-secondary institutions, where the focus is to improve the quality of life of seniors and of older Canadians;
- To provide one-time financial and/or other support to seniors and aging members of the public who are in distress.

Initial Funding:

To provide initial financing for administration, Senate approved a loan of \$150,000 for start-up administration to be paid back over three years. *Spring Senate, 2013 changed the load to a grant.*

Process:

According to the record and oral reports by Toronto Senators of the day, the creation motions (Murphy/Sparrow) were debated with vigor: an attempt to vote on all enabling motions 'en bloc' was defeated; *a motion to remove the first Object was defeated.*

At Spring Senate, 2012, after it

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Foundation cont'd from Page 15

became known that a district had donated \$10,000 from its reserves, the efficacy of using members fees to finance the Foundation was debated. *A motion that no member fees be given to the Foundation was defeated.*

The Fall Senate, 2013 File of Reports contained a submission from the Foundation's directors stating that the original \$3,000,000 for a Chair in Geriatrics was not likely to be achieved (see Page S15 in this Newsletter). A motion to give \$250,000 to the Foundation for administration was defeated. A subsequent motion to donate \$3,000,000 *from interest earned on RTO/ERO investments* to the Foundation was approved. (This interest, from both the Member Services Fund [mostly from fees] and the Group Insurance Fund [from insurance premiums], amounts to about \$2,000,000 per annum.)

Editor's Observations as a Senator:

With the goal of raising the required \$3,000,000 for the Endowed Chair in Geriatrics appearing unreachable, the \$3,000,000 enabling motion was introduced with no notice on the last day of Senate. After much debate, the vote, by secret ballot, was carried 56 to 48 (2 abstentions). Executive and Executive appointed Committee Chairs have 10 votes. Each district has 2 votes. Toronto Senators represent 4700 members. Nine districts have fewer than 500 members. Because of the secret ballot, there is no responsibility

on the shoulders of any Senator to be accountable for their vote. Two district Senators, including this writer, attempted to have their opposition read into the minutes, but this was ruled not permissible. One Committee Chair's willingness to resign if a donation were not made, and the teary personal references to family with Alzheimer and dementia, may have influenced the vote.

The main points of the debate:


Pro: it is not appropriate for RTO/ERO to ask others (individuals and corporations) for donations when not prepared to contribute funds itself; nor, for RTO/ERO to ask governments to finance programs for older citizens when unprepared to offer its own resources.

Con: the use of member fees is not appropriate for this type of expenditure, no matter how worthy; those who have made personal contributions may now believe their donation was not required.

So, what to do:

Senate has been consistent throughout the on-going debate. The RTO/ERO Charitable Foundation is an approved program of RTO/ERO. Your editors will continue to support RTO/ERO programs, including the Foundation, and communicate them to you with the opportunity to contribute. And, we hope you will.

Have a comment?

Contact your editor at 416•488•3372 or bmenagh@sympatico.ca 

<http://district16.rto-ero.org>
<http://toronto.rto-ero.org>

Travelogue ~ Wednesday, January 22, 2014

“Las Vegas: Inside and Out” by George and Cathie, plus, “Down the Rabbit Hole with The Rocky Mountaineer” by the Holyers

We are delighted to welcome as presenters, members who decided to volunteer after attending some of our meetings. George and Cathie will take us to Vegas “Disney for Grown ups”, as they call it. They also prove that much is to be enjoyed at other destinations within striking distance: Hoover Dam, the Grand Canyon and state parks. They write:


“In March 2012, we flew to Vegas having booked a Celine Dion concert. Celine booked off with a vocal-cord infection, but Donny and Marie were there and put on a nostalgic and fun show. “O”, the Cirque du Soleil water show, was another highlight. We spent two full and exhausting days walking the “strip”.



Next we expanded our view and drove to Zion National Park in Utah. Being there pre-season we could drive our rental car and stop wherever we wanted to take in the incredible scenery. Another day we drove to the Valley of Fire where we climbed up to experience the many and varied petroglyphs. Red Rock Canyon was a short distance out of Vegas and beautiful. Hoover Dam was an amazing accomplishment. We took a bus trip from Vegas to the south rim of the Grand Canyon and marvelled at the vistas. Vegas is so much more than “sin city”!”



Enjoy George's fast-paced and entertaining presentation set to music and relive many of their experiences.

The Holyers write: We entered a strange new world of travel arrangements when we opted to become “Western Explorers” in a vacation package that involved two days on a fantastic train and several days of bus travel to access that unique rail experience from Jasper, Alberta, to Vancouver in May of 2013. *Cont'd on Page 18* 



Travelogue ~ Wednesday, February 26, 2014

Tanzania: My Journey, My Africa by Pat Zuest


The Toronto Camera Club organized a photo safari in Tanzania in July 2013 and, since the trip was relatively inexpensive, as these things go, I joined in. My expectations for photographing the iconic animals of Africa up close and personal were not high. However the organizers, Socially Responsible Safaris, were taking us to an orphanage and a native village along the way and I liked the idea of getting to know something about the people of Africa as well as the wildlife. But I didn't really know what to expect.



Well!!! I was overwhelmed at the richness of the experience ...and the amount of photographic material I came back with was awesome!!!


Travelling through the famed Serengeti Park, African wildlife was all around us. At one point one of the vehicles in our convoy had to back up rapidly to avoid being charged by an elephant, and several times we had lions and their cubs all around, and between, our vehicles. We saw giraffes, hippos, cheetahs, zebras, many species of birds, and even caught up with the tail end of the famous wildebeest migration. The children at the orphanage stole our hearts, and the people in the Masai village fascinated us with their jumping dance and jewelry.



When I got back, I quickly decided to create a show to share these experiences. So I will present: **Tanzania: My Journey, My Africa.** 

January Travelogue continued from Page 17

Indeed, things were not as they seemed. We were asked to make several choices among different kinds of train accommodation and meals, plus overnight accommodation and a variety of tourist activities in the designated overnight destination. To make things even more interesting, we had the opportunity to mix and match three different levels in each category whether on or off the train as advertised under the rubric of "Gold, Silver or Red." Once these challenges were net, we had the great pleasure to view from the train in daylight some of the most striking scenery in Canada as the train carried us through the magnificent Canadian Rockies and beyond.

[Editor: More details on our website] 

LAST CHANCE ~ Archival Photos ~ Can You Help?

We had hoped to have our Executive Photo Collection complete by the end of the year. We greatly acknowledge the time and effort taken by former members and their friends and relatives for helping us get this far. But, we still need more. If still alive, send us your photo now - don't make us come to get you! For others, we need the co-operation of family or friends.

We would appreciate:

- a digital photo at highest resolution (likely a rare item/use your new cell-phone?; take a picture of a yearbook entry?);
- a scan of a photo (scanned at the highest resolution possible and saved at 300dpi);

Send a photo of those below to the editor (to be returned as requested).

Contact: **Bill Menagh**, 416•488•3372 / bmenagh@sympatico.ca
 674 Oriole Pky, Toronto ON M4R 2C5


Gertrude Allen
 June Assad
 John Ball
 Harry Barrett
 Jenny Birrell
 Geraldine Boone
 Joyce Boucher
 Natalie Chole
 Mattie Clark
 Sidney Coles
 Donald Cooper
 John DeGraaf
 Cecilia Dineen
 Murray Dobson
 Gord Downward
 Roseanne Edmondson
 Phyllis Edmondson
 Lew Fick
 Lillian Gang

Israel Gang
 John Gartley
 Torry Henderson
 Vince Kennedy
 Margaret Kennedy
 Ed Kerr
 Bill Ketcheson
 Mary Lehan
 Esther Lunney
 Bea Machin
 Lou Manning
 Fionnuala Martin
 Wanda Matuszkiewicz
 Jean McCaig
 Jean McEachern
 Robert McGillivray
 Enid McLean
 Mel McLean

Vicki McNabb
 Catherine McPherson
 Kathleen McVicker
 Ed Moore
 Roy Neufeld
 Elizabeth Patterson
 Bill Quinn
 Walter Reid
 Veronica Roach
 Margaret Smith
 Warren Smith
 Doug Sparks
 Ted Stubbs
 Lloyd Targett
 Harold Tufts
 Laura Warren
 Jean Watson
 William Whitehouse 

RTO/ERO ~ Merit Travel

merit **P**lanning a trip? Check this: www.rtotravel.ca.
 Opportunities include: Featured Tours, Longstay Vacations, Cruise Corner, Golf & Ski Vacations, Last Minute Deals and Travel Tools & Tips.

Merit is a members of the Canadian Association of Travel Agents, International Air Transport Association, and the Travel Industry Council of Ontario. 



Photos by Valerie Mah

Attending the Annual General Meeting of RTO/ERO:

Top (l-r): Toronto Members **Valerie Mah** (RTO/ERO Foundation Chair) **Lone Smith** (District President); **Bill Menagh** and **Helen Milton** (Toronto Senators). **Joan Elliott** (not pictured) attended Senate as observer.

Row 2: RTO/ERO President-Elect **Norbert Boudreau** (Ottawa); Distinguished Member Award Recipient **Florence Keillor** (Huron-Perth); Founding Member Award Recipient **Bob Lamoureux** (Windsor/Essex).

Row 3: Distinguished Member Award Recipients **Bill Menagh** (Toronto); **Moyra O'Pallie** (Algoma), both with RTO/ERO President **Leo Normandeau**.



Photos by Valerie Mah


Trio Bravo Concert Series



2013-2014 Season
 All Saints,
 Kingsway Anglican Church
 2850 Bloor St. W. (at Prince Edward Dr.)
 All concerts are at 2:00pm
Tickets: \$20 (\$15 Senior/Student)
Sunday, January 26th, 2014:
 Guest: Mezzo Soprano Linda Condy
 (Brahms Two Songs Op.91, aria Parto
 Parto from Clemenza di Tito by Mozart)
 Also: Trio No.1 by Richard Lane (1963);
 Glinka Trio Pathetique

Sunday, April 27th, 2014:

Guests: Velma Ko and Elizabeth MacMillan, Violins; John Trembath,
 Cello; Clarinet Quintet by Gordon Jacob; Dvorak Piano Quintet
 Visit www.triobravo.ca or, contact:

Baird Knechtel at 416•242•2131 / baird@triobravo.ca 

No – Bell Laureate Luncheon

This event, first held in 2009, attracted 39 members and friends on Tuesday, September 3, 2013 – the first day of no school this year. Sisters **Vincenza and Teresa Checca** celebrated their first day of Freedom from the Bell and **Helen Rutitis** celebrated her 29th year of retirement. She happily shared she has been retired longer than she taught. At the luncheon she discovered her neighbour, **Nuala Grant**, who is celebrating her 20th year. **Christine Newhouse**, who has held the honour for the last few years, celebrated her 19th year of retirement. President **Lone Smith** welcomed all the celebrants who continue to enjoy their freedom from that first day back at school after Labour Day. Thanks to **Joan Elliott** who purchased a number of prizes to award to the above and a few other lucky attendees.

Report by **Valerie Mah**

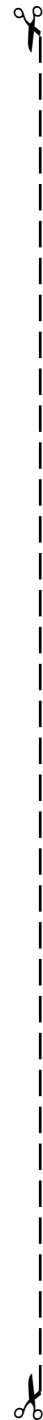
Photos on Page 17.

Look for next year's luncheon in our May Newsletter in 2014.

Our heart goes out to transit drivers in Ottawa near the Parliament Buildings where it is rumoured that people are being thrown under the bus. Thankfully, in Toronto, the mayor does not throw his friends under the bus.

If we had as much foresight as we do hindsight, we'd all be ahead by a damn sight. Anon

<http://district16.rto-ero.org>
<http://toronto.rto-ero.org>



Thank you for your generous support of The RTO/ERO Charitable Foundation

Please complete and return the form below by faxing to **416.962.1061** or using the envelope on the back cover of this booklet.

Name _____

Address _____

City _____ Province _____ Postal Code _____

Phone _____ Email _____

RTO/ERO District _____ (optional) RTO/ERO Membership # _____ (optional)

YES, I want to support The RTO/ERO Charitable Foundation.

Monthly Donation

- Founders \$960 (\$80/month)
- Leaders \$480 (\$40/month)
- Partners \$240 (\$20/month)
- Friends \$120 (\$10/month)
- Other \$ _____/month

I pledge this amount for:

- 1 year 2 years 3 years

Annual Donation

- Founders \$960+
- Leaders \$480
- Partners \$240
- Friends \$120
- Other \$ _____

I pledge this amount for:

- 1 year 2 years 3 years

Include my name on your website and in any printed materials as a donor.

I wish for my donation to remain anonymous.

Payment Information

Cheque or _____ post-dated cheques, enclosed

Credit card* VISA MasterCard

Name on Card _____

Card # _____ Expiry _____ / _____

Signature _____ Date _____

Automatic Bank Withdrawal* Please fill out the Pre-authorized Debit (PAD) agreement on the back of this form, and attach a cheque marked "VOID".

*For donations by Pre-authorized Debit (PAD) or Credit card, deductions will commence on the first business day of the month following receipt of this form.

I may stop my authorization at any time, subject to providing 5 days notice. If at any time debits do not comply with this agreement, I have recourse rights by contacting RTO/ERO at 416 962 9463, 1.800.361.9888 or by contacting my financial institution or by visiting www.cashpay.ca

We will not share your personal information with anyone outside of RTO/ERO and its Charitable Foundation.

KEEP ME INFORMED...

Please send me the RTO/ERO Liaison e-newsletter to update me on the progress of the Foundation. I understand that I can opt-out at anytime.

Tax receipts will be sent to you to be filed with your income tax return.
Charitable Number: 8486621 10RR0001

The RTO/ERO Charitable Foundation / La Fondation de bienfaisance ERO/ERTO
18 Spadina Road, Suite 300, Toronto, Ontario M5R 2S7
Telephone: 416.962.9463 or 1.800.361.9888, Fax: 416.962.1061

Pre-authorized Debit (PAD) Agreement

I authorize The RTO/ERO Charitable Foundation to debit the bank account identified below for payment of my donation to The RTO/ERO Charitable Foundation.

The donation amount will be debited to my account at the frequency indicated on my donation form.

I may revoke my authorization at any time, subject to providing notice of at least five (5) business days before the next debit is scheduled, at the address provided below. To obtain a sample cancellation form, or for more information on my right to cancel a PAD Agreement, I may contact my financial institution or visit www.cdnpay.ca.

I have certain recourse rights if any debit does not comply with this agreement. For example, I have the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAD Agreement. To obtain more information on my recourse rights, I may contact my financial institution or visit www.cdnpay.ca.

Type of Service: Personal Business

Bank Account Information

Financial Institution No: _____

Branch/Transit No: _____ Account No: _____

Financial Institution Name: _____

Branch Address: _____

Signature of Account Holder _____ Signature of Joint Account Holder (if applicable) _____

Name (please print) _____ Name (please print) _____

Date (dd/mm/yy) _____ Date (dd/mm/yy) _____

We will not share your personal information with anyone outside of RTO/ERO and its Charitable Foundation.

40th Anniversary Special Donation Form

In honour of our **40th ANNIVERSARY**, your executive is sponsoring, this Special Donation Form. Even though the first goal - to finance a Chair in Geriatrics at the University of Toronto - appears to have been fulfilled, there are other purposes for which the Foundation was created - see Page 15 for rationale. **Your contributions are still encouraged and appreciated.**

To Donate: Phone: 416•962•9463 x245; 1•800•361•9888 x245

Email: ajones@rto-ero.org or foundation@rto-ero.org

Online: www.ero-rto.org/rtoero-charitable-foundation

Mail or Fax or In-Person: Use the form below.

Charitable Tax receipts are sent to you to file with your income tax return.

The RTO/ERO Foundation is a Registered Canadian Charity, Number: 8486621 10RR0001

Thank You & Happy Anniversary!



NOTE: We've provided details explaining why we push this financial effort in previous Newsletters. Please see our website if they are unfamiliar to you and give generously.

RTO/ERO Toronto District 16 '40FOR40' Donation Form

Please make donations payable to: **The RTO/ERO Foundation**

Mail to: **The RTO/ERO Charitable Foundation** Fax: 416•962•1061
300-18 Spadina Road
Toronto, Ontario M5R 2S7



Name: _____

Address: _____

City, Province, Postal Code: _____

Phone: _____ Email: _____

Payment Information:

Cheque or Money Order enclosed

Creditcard # VISA MasterCard _____

Name on Card _____

Card # _____ Expiry ____/____

Signature _____ Date: _____

Project – Service To Others (STO) Grants, 2014

2014 STO Application Forms now available from

<http://www.ero-rto.org/project-service-others>

Note also the Toronto-specific routines below!

Project – Service To Others is a Provincial RTO/ERO program providing grants to Districts for initiatives that support the concept of “*Service to Others*” by contributing to a variety of community projects and raising the profile of the RTO/ERO with active teachers and the public by showing that retired teachers care about their communities and public education. These assistance projects can be in any form that supports the goals as outlined in the application.


Toronto-Specific STO Routines **DATE CHANGE**

For your RTO/ERO Toronto Executive to process any *Project - Service to Others* Applications by the Provincial deadline, **applications must be received by our District President by March 1, 2014:**

Lone Smith, 3 Lynngrove Ave, Toronto ON M8X 1M3

Assistance in completing an application may be sought from:

Susan Weinert: 416-367-9917 / susanweinert@hotmail.com

Note: any assistance provided does not imply endorsement. Your Toronto District Executive reserves the right to make the final referral, if any. 


Our Members Write ~ Reflection on RTO's Anniversary

It seems just like yesterday,
When a band of brother and sister
educators convened a Gathering
With Foresight and Vision
RTO was born as the Roaring 70's
were rocking all around
Pensions and salaries were
temperate, often scarce
Retired and retiring educators faced
their future with gloom
Elder Rights were missing in action
RTO embraced one and all across a
rainbow of Unions
A mutually beneficial society for
aspiring retirees
Having cared for youth,

RTO began caring for the carers,
A big Thank You goes to those
pioneers,
Volunteering, health plans,
insurance, advice all evolved
2nd careers, Senate, Districts,
Newsletters, Luncheons, Gatherings
emerged
Retirement Workshops, Charitable
Foundation and more
Improved quality of individual and
family lives!
Wow!
Let's celebrate by looking back and
going forward for another 40 or
more!

Lou Mann 

Nova Scotia Members

According to the March edition of The Newsletter, there are 23 District 16 retirees living in Nova Scotia. If you would like to make contact and perhaps get together, please contact **Marge Kelley** at 902-406-9666 or margekelley@hotmail.ca 



Advance Care Planning/Advance Care Directive

Recently the media have reported on a number of issues related to end-of-life care: dying with dignity; doctor-assisted suicide; legal squabbles between families and doctors regarding the use of life-support machines; availability and cost of palliative care; individual vs. community determination of ‘right-to-die’; and, international travel to countries with less restrictive laws on individual determination.

Your editors believe that one ought to be as informed as possible regarding the current status for Ontarians. In this issue, we highlight portions of an Ontario Government document ‘*A Guide to Advance Care Planning*’ (below) and the Canadian Medical Associations’ policy: ‘*Advance Directives For Resuscitation And Other Life-Saving Or Sustaining Measures*’ (Page 29).

A Guide to Advance Care Planning

Of all the choices you make in life, among the most important could be the choices you make now about your future personal care.

Making personal choices is basic to a person’s sense of identity and well being. This is especially true of decisions about personal care including health care (treatment and services), food, living arrangements and housing, clothing, hygiene and safety.

Every year, many Canadians become unable to make their own decisions about their personal care and medical treatments. It can happen slowly, over time, as with Alzheimer Disease; or it can happen suddenly, without warning, through a stroke or accident.

If an illness or accident left you unable to make decisions for yourself about things that really matter to you, who would make those decisions for you? How could they know what you would or wouldn’t prefer?

It’s important to take steps now, while you are capable, to ensure your wishes, not someone else’s, guide the decisions made for your care and medical treatment if you ever become unable to make such decisions yourself. This is what advance care planning is about: Making clear how you wish to be cared for, and giving someone you trust the authority to act on those wishes for you, if the need arises.

What is advance care planning?

Advance care planning is about making choices now, while you are capable, about how you wish to be cared for in the future if you become incapable of making decisions. It is also about giving someone you trust the information and authority to act on those wishes for you. This person is called your substitute decision-maker.

Continued on Page 28 

Planning continued from Page 27

Advance care planning is different from, but just as important as making plans for your finances, property, estate, will or funeral arrangements.

What does “capable” mean in this context?

To be capable of making personal care choices means that you can understand information that is relevant to making a decision about your health care, nutrition, shelter, clothing, hygiene or safety, and can grasp the likely results of making the decision or not making it.

For health care, your doctor or other health care provider needs to have your informed consent. In order for you to give informed consent, you must be capable, given information about your condition, the recommended treatment, alternatives to the proposed treatment and the likely outcomes of either accepting or refusing the treatment.

Why is advance care planning important?

Advance care planning gives you the opportunity to make choices about your future personal care. It can give you the peace of mind that someone you know and trust understands your wishes and will act on them on your behalf, should they ever need to.

It can make it easier for everyone concerned: easier for you, because you'll have the confidence that your wishes are known; easier for those close to you, because it can reduce their stress in making tough decisions on your behalf; and easier for your care providers, because they'll be able to act in keeping with your wishes in an emergency.

Does advance care planning have to be done?

It is your choice whether to do advance care planning or not. No one can do it for you or make you make those choices. It is your right to express your wishes, to appoint a substitute decision-maker and to expect your wishes to be followed. There is no legal requirement to do advance care planning. You are not legally obliged to state your wishes in any form before you can get health care or move into a care facility.

Source: *A Guide to Advance Care Planning*, © Queen's Printer in Ontario. Available at no cost by calling 1-888-910-1999 or visiting:

<http://www.seniors.gov.on.ca/en/advancedcare/index.php>

A wallet card is also available for download from this site and is copied on Page 31.

Endorsements are listed on Page 30.

~ CMA POLICY ~

Advance Directives For Resuscitation And Other Life-Saving Or Sustaining Measures

© 1992 Canadian Medical Association


Some people want to specify in advance the types of medical procedures they would or would not want to undergo in the event that they become incompetent. They can fulfil this desire through a written advance directive, or by appointing a proxy decision-maker, or both. Physicians should assist their patients in these endeavours. They should honour a patient's advance directive unless there are reasonable grounds for not going so.

In recent years, patient concern over decision-making in the medical setting has increasingly focused on advance directives for cardiopulmonary resuscitation, resuscitation in general and other life-saving or sustaining measures. The CMA holds that the right to accept or reject any treatment or procedure ultimately resides with the patient or appropriate proxy. This includes the right to accept or refuse resuscitative as well as other life-saving or sustaining measures should they become medically indicated. Furthermore, under certain circumstances it may be appropriate for a patient to indicate to the physician and other relevant persons, by means of an advance directive, whether he or she wants such resuscitative measures taken should the need arise.

Patients frequently believe that an advance directive to refuse life-saving or sustaining measures will be honoured under all circumstances. The reality of medical practice makes this impossible. If an advance directive is specific to a particular set of circumstances the directive itself will have no force when these circumstances or ones essentially similar to them do not exist. On the other hand, if an advance directive is so general that it applies to all possible circumstances that could arise it is usually too vague to give any usable direction to the physician. In either case physicians will have to rely on their professional judgement to reach a decision.

Implementation:

1. A physician should assist a patient in a consultative capacity in the preparation of an advance directive concerning life-saving or sustaining measures if the patient requests such assistance. In the course of this consultative process, the physician should try to make sure that the patient understands the limits of such documents. Also, the physician should impress upon the patient the need to make advance directives reasonable and accessible. Any such advance directive should be in writing.

Continued on Page 30 

CMA continued from Page 29

2. A patient's duly executed advance directive shall be honoured by the attending physician unless there are reasonable grounds to suppose that it no longer represents the wishes of the patient or that the patient's understanding was incomplete at the time the directive was prepared.
3. Some patients may not wish to execute an advance directive but are concerned about who will make health care decisions for them when they are no longer able to do so. Physicians should explore with these patients the possibility of identifying a specific person who will have the legal power to make health care decisions on their behalf in such an eventuality.
4. Physicians whose patients do wish to draw up advance directives should explore with them the possibility of identifying a specific person who will have the legal power to act as their proxy decision-maker should the need arise for clarification of the advance directive.

Editor: a recent Supreme Court ruling directs the resolution of disagreements between family and doctors to be settled through a Consent and Capacity Board. In Ontario:

151 Bloor St W, 10th Floor, Toronto ON M5S 2T5
416•327•4142 / 1•866•777•7391 / www.ccboard.on.ca

**Support for the Advance Directives on Care Choices Initiative
(Referenced on Page 26.)**

Endorsements from Ontario Advocacy and Service Provider Organizations

The following organizations have endorsed the government of Ontario's Advance Directives on Care Choices Initiative, and the booklet for seniors on advance care planning, as an important step in both protecting the rights of seniors and enhancing their quality of life.

- Alzheimer Society of Ontario
- Ontario Long-Term Care Association
- Ontario Association of Non-Profit Homes and Services for Seniors
- Ontario Residential Care Association
- Ontario Association of Community Care Access Centres
- Ontario Community Support Association
- Regional Geriatric Programs of Ontario
- Advocacy Centre for the Elderly

Your editors will provide additional content from this Guide in future issues and keep you informed of developments related to this and related topics.

Your Substitute Decision-Maker Wallet Card

1. Cut along dotted line
2. Fill out the necessary information
3. Carry your wallet card with you at all times.



"A Guide to Advance Care Planning" is available at www.citizenship.gov.on.ca/seniors or by calling 1-888-910-1999.

Health Practitioners should consider this only as a guide when determining SDMs under Ontario's rules for consent to treatment.

Keep this card in your wallet.

This wallet card is NOT a Power of Attorney for Personal Care.

Complete Reverse Side.

**Substitute Decision-Maker (SDM)
Contact Information**

Name: _____
Date: _____
In planning for possible incapacity to make my own health care decisions I have identified the following:
 I have completed a Power of Attorney for Personal Care and have appointed this person to be my SDM:
Name and contact telephone number _____

I do not have a Power of Attorney for Personal Care and understand that the health care provider would be obliged to contact my representative or highest-ranking available family member who is:
Name and contact telephone number _____
 I do not have a Power of Attorney for Personal Care and have no family available to act as my SDM.
A contact who is aware of my wishes would be:
Name and contact telephone number _____

Theatre Daytrips, 2014

Drayton Entertainment has announced its 2014 season and the following productions have been selected for your enjoyment.



All trips include:
lunch, dinner, a matinee performance,
transportation by comfortable motor coach, and,
all taxes and gratuities.

Cost is only \$135.00

Tuesday, March 18, 2014 ~ Dunfield Theatre Cambridge
“Twist and Shout” — music that rocked the world
In the 1960’s, the Beatles and others crossed the pond and changed the musical landscape forever. Don’t miss this imaginative and immensely irresistible piece of 1960’s nostalgia.



Wednesday, May 14, 2014 ~ Drayton Festival Theatre
“South Pacific”

On an island paradise, a love story unfolds which is put to the test when it is faced with the realities of prejudice and of a world at war. The musical score is legendary; the story is riveting. Don’t miss it.



Thursday, June 19, 2014 ~ Dunfield Theatre Cambridge
“A Very Special Production”

This note from Alex Mustakas, Artistic Director of Drayton Entertainment: “For years I have tried to secure the rights to one of the most successful productions in Broadway history. Due to the strict licensing agreement the title can not be revealed until after the new year. Book now and I know you’ll be as thrilled as I am. Meanwhile have fun guessing the title of this spectacular production”.



Wednesday June 25, 2014 ~ King’s Wharf Theatre
“Run for Your Wife”

Ray Cooney is at his very best in this outrageous British farce. John Smith has two wives. All is managed well for years until one day when he is mugged and the police return him to the wrong wife at the wrong time. The rest of the story unfolds on stage to your guaranteed laughter.



Continued on Page 33

Theatre Daytrips continued from Page 32

Tuesday October 21, 2014 ~ St Jacob’s Country Playhouse
“Footloose”

This feel-good musical celebrates the wisdom of listening to young people while guiding them with warm hearts and open minds.



Thursday, November 13, 2014 ~ St Jacob’s Schoolhouse Theatre

“A Closer Walk With Patsy Cline”
- memories of a musical legend

We will journey through Patsy’s triumphs and tragedies while we hear 21 of her greatest hits. A plane crash cut short an aspiring career but at the Schoolhouse Theatre she lives again



To order tickets: Call the numbers below on:

Tuesday, December 3 beginning at 8.00am.



1. Call **Jack DeGroot** at 416•691•3046 to book:
“Twist and Shout”, “South Pacific”,
“A Special Presentation”



2. Call **Linda Grieve** at 416•498•7228 to book:
“Run For Your Wife”, “Footloose”,
“A Closer Walk With Patsy Cline”



Volunteer at Black Creek Community Farm

Volunteering Opportunity at Black Creek Community Farm - Spring, 2014

Black Creek Community Farm, located at Jane and Steeles, is an exciting new project of Everdale and its partners. We are looking for RTO/ERO volunteers to assist staff when local school classes visit the farm.

For more info about the project, please visit our website:

<http://everdale.org/blackcreek/>

If you are interested in this or other volunteer possibilities, or if you would like to discuss the project, please contact **Helena Wehrstein** (a District 16 member on the Everdale Board of Directors) at 416•536•1243 or helawe@hotmail.com.

Rendezvous Club ~ Fall Schedule

All retired women teachers and guests (male or female) are invited to join us for lunch and entertainment at the Old Mill on the *last Monday* of each month from September to November and January to May.

Nov. 25: Festive Lunch with band, *Lace*

Jan. 27: Mexican Fiesta: Mardi Gras, Mariachi, Mexican Dancers

Feb. 24: Victoria Martin speaker, and First Nation Women Drummers

Mar. 31 : Elvis Tribute: Shane Jeffery, winner of the Collingwood Elvis Festival

Contact: **Kay Jeffery:**

416•767•8179 / catherine.jeffery067@sympatico.ca



Downtown Coffee Club

The Coffee Club meets every Wednesday and Saturday at 10:30.

We have about 25 members, but on any given day, it could be anything from 3 to 13. If you happen to be free on that day, just turn up and see who else is there. We meet at *The Croissant Tree* at 625 Church St., on the corner of Church and Charles St. East ~ one block south of Bloor, east of the Yonge/Bloor subway station. There is a ramp on the Charles St. side of the cafe. We chat for an hour or so, then go on our way. Just show up, or, if you let me know in advance, I'll look out for you. For more information, call **Ann Ludwigsen** at 416•324•0909 / acludwigsen@rogers.com.



Social/Recreation continued from Page 6



Mah Jongg Group ~ Originally begun by **Cindy Shore-Beauvais**, additional players are needed for a *second evening group* of North American Mah Jongg. If interested, contact **Angela Sablinskas** at serandipity7@ gmail.com



Monday Matinée Movie ~ **Steve Feldman:** (416•588•6637 / rtomondaymovie@hotmail.com). Like movies? Hardly get there? Join us and we'll notify you of an early afternoon movie at a downtown cinema (Varsity, Carlton, etc.). We meet on the *3rd Monday of the month twelve months of the year*. If the movie interests you, join us, and, if free after, accompany us for coffee/tea, dessert, or whatever. If already on the list and wish to be removed, please let me know.



Non-Fiction Book Club: **Cynthia Bracewell** (416•424•4156/ cgbracewell@sympatico.ca) hosts this non-fiction book club on the *second Tuesday of the month* from 2:00 - 4:00pm. We meet at *The Croissant Tree*, 625 Church Street at Charles Street E., 2 short blocks south of Bloor. Autumn reading:

Social/Recreation continued from Page 30



← December: *The Family That Couldn't Sleep* by **D. T. Max**



Three Cups of Tea by **Greg Mortenson** →



NEW ACTIVITY: DSLR Photography Group: **Susan Cantan** (suecantan@hotmail.com) has volunteered to host a DSLR Photography Group at her home (Queen and Broadview) or a nearby coffee shop. The intention is to go on shoots and share techniques, editing pointers, non-competitive critiques, etc. Contact Susan to establish routines and dates.



Super Tees Golf Group ~ Contact **Rosalie Parente** at rosalie10@rogers.com or **Cindy Shore-Beauvais** at shorbeau@sympatico.ca. We play *every second Wednesday from mid-April to late October* at Scarlett Woods Golf Club. We have a roster of about 12 to 14 golfers, and we ask that each player RSVP so we have the numbers in case we need to book extra tee times. (*Liability Waiver required for this event.*)



Toronto Live Theatre Group: Enjoy the terrific theatre Toronto has to offer! Meet other theatre lovers and take advantage of Group Discount Tickets! Contact **Liz Estall** at 416•925•5240 or eegreenleaf@sympatico.ca.



Walking/Talking Group ~ **Phyllis Broom Walker:** llanoka@aol.com / 416•653•3521. Our walking group is informal. We go walking on the last Friday in each month at 10:00am. We meet in the subway, then go to the appointed site. The walk ends at noon. Some go for lunch; some to personal pursuits. One week before, I send out the e-mail to all who are on my list.



Welcome to New Members ~ Bob Neal

Contact: 416•694•9683 / bneal@sympatico.ca



Welcome to those having joined RTO/ERO in August and September, 2013. *Occasionally new members join us in error - there are **four Districts in Toronto** (Etobicoke/City of York-22, North York-23, Scarborough/East York-24, Toronto-16) and others across Ontario. As of November 1, 2013, our Toronto District membership stood at 4801.*

Bob Neal, Membership

Marita Adams	Mary Helen Hartman-Hayes
Jo-Ann Amatuzio	Joan Hebert
Sandra Ambos	Trevor Hill
M Linda Bartram	Lillian Hrabchak
Rosemarie Battaglia	Anne Ilnicka
Wendy Beaty	Janusz Jakubas
Sandi Bernstein	William Jamieson
Teresa Caliman	Ken Johnston
Maria-Carla Carrara	Nancy Jonasson
Grace Chao	Patrick Kennedy
Vincenza Checca	Judit Kenyeres
Linda Ciotti-Kandziora	Lidia Komorowsky
Corradina Colella	Kris Kozell
Judith May Craig	Dany Lamontagne
Angela D'Addese	Gillian Lavery
Nick D'Alimonte	Jacqueline Lawrence
Cynthia D'Souza	Prakash K Leighl
Michael Deverell	Maria G Lucas
Donald Eckler	Paula Lunardo
Daphne Elisha	Martha Mac Donald
Luanne Fernandez	Henry Madden
Ann Mary K Ferrigan	Dorcas B Madikiza
Marianna Forteach	M Elaine McLeod
Mieke Foster	Helena Jean Milligan
Linda M Fox	Isabel Mitchell
Joaquin Garriga	James Moloney
Jacqueline Goh	Anna Mores
Ruth Gold	Lucille Nathan
Celina Grebski	Grazia Maria Pasquino
Josephine Grigsby	Dena Perlmutar
Steven Hanson	Suraj Persad

Tuan Phung
Gail Porter
Cecily Reefer
Elaine Rousseau
Angela Sablinskas
Marsha Sattin
Barbara Sheedy
Anne Sheppard
Lesley Silver
Christiane Simard
Ilona Stanaitis

Larry Stief
Gary Stokes
Boudewyn B Van Bommel
Therese Vie
Jim Walker
Thomas Wells
Ewa Wiktorczyk
Emanuel Yarimi
Janet Yolleck
Stasia Zaleski

Tis to Laugh



News Item (Toronto Sun, September 8, 2013): Mayor Ford claims to have saved Toronto taxpayers a billion dollars.

Comment: Now we don't need a tax increase to finance a subway to Scarborough; or, now we know why our infrastructure needs so much repair.

From Your Editors

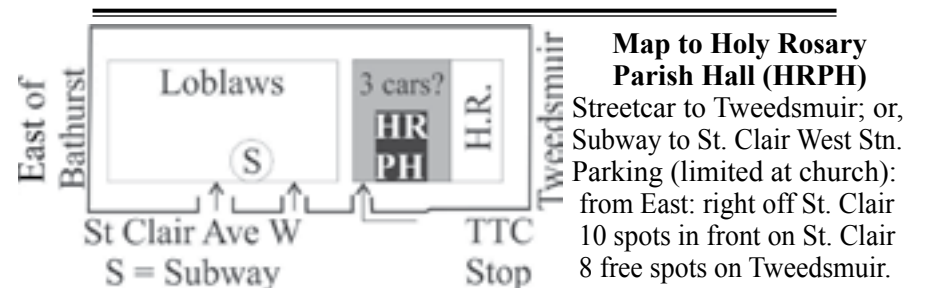
RTTO/ERO Toronto District 16 is completing its 40th year. The district Newsletter is in its 36th year. Newsletter costs have changed minimally over the years (about 55% of the district's budget) despite increased size, mailing costs and colour cover added. We have utilized format change and a mailing service to help limit costs. Pictured here is former Executive Member, **Carl Naumoff**. Carl served as Member-at-Large, Travel Chair and on the Provincial Travel Committee. We thank Carl for the original design of our Newsletter masthead - the Toronto skyline. We appreciate his having sent in his photo.



Newsletter Contact:

Editor: **Bill Menagh**, 674 Oriole Pky, Toronto ON M4R 2C5
416•488•3372 / bmenagh@sympatico.ca

President: **Lone Smith**, 3 Lynngrove Avenue, Toronto ON M8X 4B2
416•234•1969 / lonesmith@hotmail.com



Map to Holy Rosary Parish Hall (HRPH)

Streetcar to Tweedsmuir; or, Subway to St. Clair West Stn. Parking (limited at church): from East: right off St. Clair 10 spots in front on St. Clair 8 free spots on Tweedsmuir.

In Memoriam ~ Marjorie Blake

Contact: 905•837•0874 / mdblake@sympatico.ca

Condolences to families, friends and colleagues of those recently deceased. We share in the mourning of the loss and we celebrate the services they rendered.



Janet Aitken-Christie

Edgar Ardill

Aniko Barta

K.Jayne D'Alimonte

Wilma Davies

Hugh Foley

Ethel Hipkin

Linda Ireland

E. Lois Lafleur

Eva Lewis



Orist W. MacKow

Gordon McClure

Lois M. McPherson

Kathryn Quigley

Helen A. Wawryshyn

Russell D. Woodcroft

Errata: In the September Issue *In Memoriam* section, your editor misspelled the names of **Mary T. Laszlo** and **Lloyd Targett**.

RTO/ERO Acknowledgement, Waiver & Release

RTO/ERO demands that Districts be advised that the waiver and/or reference to the waiver should accompany all advertisements for trips and special events as follows:

It is acceptable to publish the waiver in a newsletter or on the District web site and to have each participant sign on the registration form that s/he has read and has agreed to the statements in the waiver. The signature cannot be on a blanket form i.e. for unspecified trips/events over a period of time. A District may list a number of events on one page, but each participant must sign off against each trip/event in which s/he plans to participate and must sign off on having seen and agreed to

the waiver.

It would be prudent that Districts include advice to participants in any trip/event that requires physical activity/effort beyond what they ordinarily exert. **Participants should be advised to consult their doctor especially if they have a pre-existing condition that raises concern.**

Districts should retain signed waivers for one year in cases where nothing untoward has occurred. Where there has been an incident, the District Executive should consult with the Director of Financial, Business and Building Services at the Provincial Office about how long waivers should be retained.

RTO/ERO advises prudence *for participants in any trip/event that requires physical activity/effort beyond what they ordinarily exert. Participants are also advised to consult their doctor, especially if they have a pre-existing condition that raises concern.*

RTO/ERO Toronto Executive 2013 ~ 2014

President: Lone Smith

First Vice-President: Roger Wilson

Treasurer: Robert Putnam

Archives: Valerie Mah

Goodwill: Marjorie Blake

Membership/Recruitment: Bob Neal

Political Advocacy: Susan Weinert

Social/Recreation: Heather Talbot

Members-at-Large: Shashi Makhija, Lou Manning, Helen Milton, Elizabeth Reynolds, Carmelita Salazar

Past President: Roy Harvey

Second Vice-President: *Vacant*

Secretary: Joan Elliott

Communications: Bill Menagh

Health/Insurance: Bill Tajer

Pension/Retirement: David Shanoff

Program: Kay Jeffery

Travel: John Bratton

Executive Meetings are typically the second Thursday of the month and are open to RTO/ERO Toronto members. Prior notification is appreciated.

Change of Address, Status, District

To limit confusion regarding a *change in address*, other contact information, or district the **ONLY contact is Dianne Vezeau** (Provincial Office/416•962•9463 or 1•800•361•9888). On-line form at: www.rto-ero.org.

Obtaining Your Newsletter

This Newsletter is provided through your fees as a Member of RTO/ERO Toronto District 16. Non-District 16 individuals are able to obtain printed copies via subscription (\$10/annum - application form on our website). Join our email service and we'll let you know when it's posted so you can download the PDF for free.

Newsletter Submissions

Your Newsletter Committee welcomes submissions from members that may be of interest to others: travels, events, life milestones, etc. The editors reserve the right to reject, or modify, any submission to fit space available and to determine the appropriateness of any submission in a particular issue. Other RTO/ERO Districts are welcome to use any content in this document with appropriate attribution. Third-party submissions **must include all source details**.

Submission standards: Electronic TXT file preferred, (or Word DOC/DOCX, WordPerfect WPD, or PDF file) emailed to bmenagh@sympatico.ca. Save submissions created in other programs as TXT files. Typed or hand-printed copy accepted, but earlier submission is advised.

Editorial Committee: Ian Baird, Roy Harvey, Bill Menagh, Mary El Milosh, Lone Smith

Publication: Submissions: First day of September, November, January, March, May

Mailings: Late September, November, January, March, May

RTO/ERO Contact Information

RTO/ERO	Benefits Service / Johnson Inc	Teachers' Pension
300-18 Spadina Road	416•920•7248	416•226•2700
416•962•9463/1•800•361•9888	1•877•406•8077	1•800•668•0105
www.rto-ero.org	www.johnson.ca	www.otpp.com

OMERS: 416•369•2400 / 1•800•387•0813 / www.omers.com



Norton Heard

1980-86

Rhena Petch

1992-99

John Terry

1991-97

Ken Strangway

1979-86

Thanks again to family, friends, and Rhena herself for taking the time and effort to send these photos. Perhaps, in this season of giving, those listed on Page 15 (or those who knew them) will search through personal albums and forward a photo to the editor ~ we will return originals if requested.

advance notice

Health/Wellness Seminars

April, 2014

Details in our January Newsletter



RTO/ERO Toronto Newsletter

c/o Bill Menagh

674 Oriole Pky

Toronto ON M4R 2C5





Volume 36, Issue 2

November, 2013

RTO/ERO Fall Senate (AGM) 2013 Extracts

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Editors' Note: The Fall Senate (Annual General Meeting) of RTO/ERO is held in mid-October. This meeting determines RTO/ERO's 2014 initiatives and budget allocations. Our November Newsletter is used to inform you of some of the details of RTO/ERO's business. We believe that members should be aware of the business if only to understand that RTO/ERO is more than just an insurance source. The complete agenda is available in PDF format from the Members Only portion of the RTO/ERO website or by ordering specific reports from the website: www.toronto.rto-ero.org. In this Supplement, editing has occurred to fit available space. *Italics* and **bolding** are added by your editors. The RTO/ERO Charitable Foundation's first goal to fund the *RTO/ERO Endowed Chair in Geriatrics* at the University of Toronto is beginning its third year. That report is included.

Provincial Executive (PE)

The Provincial Executive has had presentations from Bruce Friesen of Global Investment Solutions and John Crouse of Johnson Inc. intended to ensure both the better protection and growth of RTO/ERO's assets along with a revision of our investment guidelines to managers.

Informal meetings and correspondence with OTIP have so far not resulted in the development of any mutually agreed concrete proposals, other than a willingness to continue to meet.

The President, First Vice-President and senior staff have participated in two strategic meetings with Johnson in July and August that focused on branding, marketing and how to better capitalize on the synergy of the two organizations.

New Health Plan Memberships Cards that will soon be available.

[We] recommend extension of RTO/ERO membership to a retired

President


We saw the peaceful cooperative relationship that existed for a number of years between teacher unions and the Provincial Government stressed to the limit over collective bargaining. Throughout this period of turmoil RTO/ERO expressed its loyalty to the teaching profession and the teacher unions by forwarding letters of our solid support for free collective bargaining legislation and the right of all parties

to exercise those rights. Letters also went out to the leaders of the Ontario political parties.

First Nations teacher with a Canadian accredited University or College teacher certification.

A Spring Senate resolution to *'investigate Health Canada's actions that limit access to health products and supplements that are beneficial to members and citizens at large'* was referred to ACER-CART [Canadian Association of Retired Teachers] and was approved for action at their Annual General Meeting in June;

A Spring Senate resolution that *'RTO/ERO Provincial lobby the Ontario Government and the appropriate Ministry to require Ontario's medical schools to include the study of Geriatric Medicine as a mandatory rotation in the graduating class' curriculum* was discussed with Ministers at the Older Adults Day event at Queen's Park.

An oral update will be made at Senate regarding that two latter items. 

to exercise those rights. Letters also went out to the leaders of the Ontario political parties.

Over the course of the last twelve months we have strengthened our relationship with all of the Ontario teacher unions, OTF, the Catholic Principals' Council of Ontario (CPCO), the Ontario Principals' Council (OPC) and the many other educational organizations with whom we meet.

<http://district16.rto-ero.org>
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Changes brought on by the Provincial MOUs [Memorandum of Understanding] regarding local school board retirees' and board sponsored group health plans present unique challenges and opportunities for RTO/ERO. These are being addressed by the PE on a priority basis.

I wanted to ensure the continuing viability, safety and popularity of our plan in light of the implications of the MOU's signed between teacher unions and the MOE [Ministry of Education]. To that end I focused a great deal of my time on making sure that the significant parties are aware of who we are and the benefits of our plan as they pertain to potential retirees. As the MOE and the teacher unions explore the possibility of a provincial group health plan for active teachers, I wanted to emphasize to all parties that RTO/ERO wants a voice in any such discussions for retirees. To address our concerns we continue to meet with Premier Kathleen Wynne, Minister of Education Liz Sandals, Deputy Ministers, Opposition Leaders and MPP's. To make sure that the teacher unions know who we

are and what we offer, I continued to meet with leaders from all of the teacher unions and I was invited to address the OTF Board of Governors in August. We are keeping a watchful eye on developments in this area.

Our Executive Director (ED), **Harold Brathwaite** retires in 2015. A hiring criteria for the new ED Designate was established (you can see this criteria on our RTO/ERO web site). Advertising for the position started in September.

With a membership of over 70,000 and an ever increasing demand on the President's time we have to rethink the President's role and how to address it. This past year saw me attending all of the meetings and workshops of our organization. I tried to be accessible to attend District functions as the chief spokesperson of RTO/ERO and be available to assist members as needed. Along with that was the role of RTO/ERO spokesperson with government, union officials and partner groups. I feel the time has come to think seriously about having a full-time paid President for RTO/ERO.

Leo Normandeau, President 

Executive Director (ED)

It is disappointing that a project [RTO/ERO Foundation], endorsed by Senate, intrinsically worthy, of significant potential benefit to our members and to the wider community,

will in all likelihood not go forward. As one who prefers to see the cup as half-full, I am optimistic that, over time, the RTO/ERO Foundation will

Continued on Page S4 

ED cont'd from Page S3

meet its primary goal of improving the quality of life for seniors as it continues to receive contributions and bequests from members who remain committed to the greater good of our organization and of our society.

Included in the budget are funds to hire two more administrative assistant staff -one for health services and insurance and the other as reception and office assistant. We have had only one person in each area since starting our health plans. At more than 70,000 members and over 85,000 participants

covered by our health plans, as well as between 85 to 100 days of scheduled and unscheduled meetings of Committees and sub-committees, we are stretched to maintain quality service.

...as part of our ongoing due diligence, IBM conducted a security assessment of our current technological services. I am pleased to be able to inform you that ours is a very secure operation and that we continue to be vigilant in constantly monitoring and improving security.

Harold Brathwaite, Exec. Dir. 

Budget Proposal for 2014

Successive Provincial Executives as well as senior staff, with respect to the annual budget review and preparation, have sought to enhance quality service(s) to members while maintaining modest expenditures. ***So, again, the 2014 membership fee of \$1.25 per thousand dollars of pension is at the same level as it was twenty-six years ago in 1987.***

Although we are proposing to increase the staffing levels by two persons in 2014, any review of the staffing levels at RTO/ERO will show that ours is very modest when compared with other professional teacher groups in the province.

The proposed budget for 2014 is based on the following assumptions:

- a) Net increase in membership in 2014 is 2.8% representing approximately 2,000 members;
- b) Projected January 2014 inflationary adjustment in

- teachers' pensions: 1 %;
- c) No increase in RTO/ERO membership fees;
- d) Anticipated increases to health plans premiums;
- e) Adjustments to the Annual Grants Formula, as approved at the 2011 Spring Senate:
 - i Reduction in the percentage of the January fees payable to Districts from 28% to 27% (last reduction);
 - ii Minimum Grant remains at the \$10,978 level.

(Editor: Any future recommendation/motion for new or expanded programs or services to Senate must be accompanied by a cost estimate and an indication of the source of funding. This is a requirement of the 2011 Spring Senate.)


Continued on Page S5 

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<http://toronto.rto-ero.org>

Budget cont'd from Page S4

Member Services Fund (MSF)/ Group Insurance Funds (GIF)

(Editor: The RTO/ERO executive and staff, and the Health Services and Insurance Committee, have

some fiduciary and functional responsibility for the administration of the Benefits Plans, therefore some premium revenue accrues to RTO/ERO. This balance is audited closely by your Toronto District senators. 

Communications

Our mandate and our committee priorities remain the same: to assist as much as possible, those in our Districts who are responsible for communication with our members. We will continue supporting District Webmasters and will expand our support for Newsletter Editors and District Communications Chairs.

The Committee has applied for a Communications workshop in June 2014 and, if approved by Senate, will be planning the sessions and recruiting workshop leaders over the next few months.

Laurie Fountain, Chair
Martin Higgs, Chair 

Constitution

The mandate of the Committee is to receive proposals for changes in the Constitution, Bylaws and Policies from the Senate, Provincial Executive, Districts, Standing and Executive Committees. The Committee may initiate change to the Constitution, Bylaws and Policies. As well, the Committee prepares resolutions which may affect the Constitution, Bylaws and Policies. Committee met in February, April and September. The following has been accomplished:

- and Spring 2013 Senates.
- Studied matters coming to the Spring and Annual 2013 Senates and advised the Provincial Executive as appropriate.
- In collaboration with the Provincial Executive, studied the agenda and content of the meeting of the Annual 2013 Senate in order to prepare effectively.
- Revised the Model District Constitution. This document is dated February 2013 and is available on the RTO/ERO website. All previous versions should be destroyed.
- The review of the District Constitution process is conducted in accordance with the principles of good governance.

- Reviewed nine (9) District Constitutions this year.
- Reviewed resolutions that were passed at the Annual 2012 and Spring 2013 Senates.
- Reviewed the summary of evaluations from the Annual 2012

Jim Sparrow, Chair 

Health Services & Insurance (HSIC)

The 2012 Fall Senate approved budget for the HSIC to fund a review of Johnson Inc.'s Claims Adjudication and Administration Services. An external firm was selected and the review is scheduled to take place in fall 2013, with a report delivered to the December HSIC meeting. Within this Senate report is a request to fund a review of Manulife Financial. This will complete the HSIC's full cycle of reviews. The next cycle will begin again in several years.

It is noted that the ability of School Board Directors and Superintendents to access benefits to age 65 will end as of June 30, 2013. Members are encouraged to continue their efforts to offer information regarding our organization and our Insurance Plans.

We are replacing the benefit cards with a thicker, plastic type of card. Printing is currently underway with distribution to follow shortly thereafter. Please note, Johnson is distributing more than 70,000 cards over several days - if your neighbours receive theirs, it still may be a few days before you receive yours.

We are very pleased to announce that Johnson Inc. has successfully launched our e-claim initiative for chiropractors, physiotherapists, opticians, optometrists, massage therapists, acupuncturists and naturopathy specialists. These providers can now submit their RTO/ERO claims online to Johnson and obtain confirmation of eligibility/payment. While this process is faster

and more convenient to members, it is another means of service delivery that is optional to our members. Our first claims were processed in the last week of August for two different RTO/ERO members: one for physiotherapy and another for vision (glasses). *Johnson is the first third-party administrator in Canada to provide this service.*

Supplemental Travel Plan

Less than 4% of members who participate in our Extended Health Care Plan also participate in our Supplemental Travel Plan. We have seen decreased financial stability in the Supplemental Travel Plan and it was necessary to make changes to protect its long-term viability, to meet the needs of the majority of members participating in the Extended Health Care Plan, and to ensure that members still had access to coverage for longer duration trips.

Historically, this Plan mirrored the EHC Plan in that coverage was provided without medical evidence of insurability and the same rate for all ages. This is well outside of the standard practice of the travel insurance industry where rates based upon a medical questionnaire and age bands are a requirement. While our coverage is far superior to the industry, it is more expensive for those who would be able to "pass" a medical questionnaire, or for those who are younger than 75. The majority of members was going elsewhere for

Continued on Page S8

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Extended Health Care Plan ~ Top 20 Drugs Paid, 2012

Rank	Last Year	% +/- Claims	% +/- # Rxs	Brand Name	Description	ODB*
1	1	3.2%	17.9%	Crestor	Cholesterol Reducer	Covered
2	2	5.2%	13.2%	Nexium	Proton-Pump Inhibitor	Not Covered
3	3	-12.1%	4.7%	Lipitor	Cholesterol Reducer	Covered
4	-	272.0%	269.6%	Zostavax	Shingles Vaccine	Not Covered
5	17	172.3%	210.7%	Pradax	Anti-Coagulant	Limited Use
6	4	24.9%	22.4%	Lyrica	Analgesic Agent	Not Covered
7	5	-15.9%	-3.8%	Actonel	Osteoporosis Agent	Covered
8	6	-1.9%	4.6%	Singulair	Anti-Asthmatic	Limited Use
9	11	13.3%	14.6%	Imovane	Hypnotic	Not Covered
10	15	10.0%	6.2%	Clalus	Erectile Dysfunction	Not Covered
11	9	5.5%	4.0%	Viagra	Erectile Dysfunction	Not Covered
12	14	-2.8%	25.8%	Pantoloc	Proton Pump Inhibitor	Limited Use
13	16	1.5%	11.1%	Ezetrol	Cholesterol Reducer	Limited Use
14	13	-4.4%	-0.1%	Celebrex	Anti-Inflammatory	Limited Use
15	12	-6.5%	12.0%	Norvasc	Antihypertensive-Anti-anginal Agent	Covered
16	20	19.6%	28.0%	Coversyl	Angiotensin Converting Enzyme Inhibitor	Covered
17	8	-16.8%	-3.6%	Losec	Proton-Pump Inhibitor	Limited Use
18	7	-21.7%	2.3%	Altace	Cardiovascular Agent	Covered
19	10	-16.2%	7.6%	Plavix	Anti-Coagulant	Limited Use
20	19	3.5%	3.1%	Nasonex	Corticosteriod	Not Covered

*Ontario Drug Benefit

HSIC cont'd from Page S6

The structure of the plan was impacting our ability to recruit new members.

The 5 day option was added in September 2008 and remains a popular option representing 20% of the Supplemental Travel Plan participants. Approximately 69% of participants extend coverage for 45 days or less.

In April 2013, the HSIC was presented with the most recent financial information which indicated a continued underwriting loss, despite the double-digit rate increases implemented in 2011 and 2012. Another significant double-digit rate increase was required for the 2013/14 policy year, with the expectation that further rate increases would follow. The HSIC considered many options, including:

- Terminating the Supplemental Travel Plan. This was not an option as many members travel with existing medical conditions which would preclude them from coverage in the industry.
- “Grandparent” the existing participants and set up a new Supplemental Travel Plan for new participants. This was also not an option as it did not fix the underlying issue -the premium could no longer support the claims.
- Implement double-digit rate increases for several years. Experience has taught us that many members who currently participate in the Supplemental Travel Plan will

leave as rates increase, as they are increasingly able to find cheaper rates elsewhere.

- Switch insurance carriers. This was quickly discounted upon review of the financial experience. Changing insurance carriers doesn't change the claims patterns.
- Look at different plan designs, while still protecting the ability for all members to travel regardless of age.

We asked our consultants to work with the insurance company to come up with alternative plan designs and/or structure and report back to us at the June HSIC meeting where decisions would be made. Members needed to be notified in July prior to the September changes coming into effect.

This decision to implement rates based upon age was made with a full knowledge of all ramifications both positive and negative. For the one-third of Supplemental Travel Plan participants who received a rate increase, we were able to mitigate the effect by adjusting travel patterns. One couple has written us that by splitting their trip into two parts, they will be paying only slightly more than they were before. We can only ask other members to be equally inventive in this situation faced by us all. Two-thirds of the existing Supplemental Travel Plan participants would receive rate decreases in the hope that we would be able to attract a much broader base of our membership.

Continued on Page S10 

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2013-2014 Provincial Executive elected at Fall Senate, 2013

l-r: **June Szeman** (Brant)/First Vice President; **Leo Normandeau** (Hamilton, Wentworth, Haldimand)/Past President; **Norbert Boudreau** (Ottawa)/President; **Martin Higgs** (Peterborough)/Second Vice President; **Courtney Doldron** (North York)/Executive Member and **Martha Foster** (Elgin)/Executive Member.



District 16 Members at Fall Senate, 2013


l-r: **Valerie Mah**, RTO/ERO Foundation Chair; **Lone Smith and Bill Menagh**, District 16 Senators; **Robert Putnam**, Audit Committee Chair.

Change Requests* by Members for RTO/ERO Group Benefits Plan January, 2014 - December, 2014

As this Newsletter is being prepared, the requests made by members are unavailable. We will print it in our Newsletter when available.

*Health Plan changes are published in the annual *Going Places* and *Update* documents distributed to RTO/ERO Plan Participants in November.

Requesting Benefits Plan Changes

If an individual member or district wishes to suggest changes in the RTO/ERO Benefits Plans for 2015, these should be presented to the Health Services and Insurance Committee by March, 2014. Alternatively, one may make a request through our District Health Representative, **Bill Tajer**, for consideration by the RTO/ERO Toronto District 16 Executive. 

HSIC cont'd from Page S8

It was the only route to saving the Supplemental Travel Plan. We firmly believe that the new plan structure will position the supplemental plan to attract new members, and fulfills our mandate: cost-effective, high quality, competitive coverage that meets the needs of the majority of members.

Plan Design/Service Improvements

The final decisions regarding 2014

Plan Enhancement requests received during 2012, and costed during this current year, were made at the October HSIC meeting. [See Page S10.] These enhancements, if approved, will form part of the new RTO/ERO Insurance Plans Booklets. New booklets will be printed at the end of this year for distribution in early 2014 to members with our Winter Renaissance.

Mark Tinkess, Chair 

Canadian Association of Retired Teachers (CART)

A CER-CART is an organization of retired teacher associations in every province and the Yukon. Belonging to this national organization is voluntary. It does not direct associations, such as RTO/ERO, but only requests actions.

The Canadian Teachers' Federation (CTF) is an informal partner, helping CART with meeting rooms, secretarial and accounting help. Johnson Inc. also helps out in an important way with financial assistance and with updated information on national trends.

Each association sends one voting director and one observer to the AGM.

CART recognizes the need to establish an across-country approach to preserve and protect public pension plans, [and] is actively supporting the CTF opposition to Bill 377, a Private Members' Bill requiring unions to post their funds.

Various CART letters to the Prime Minister and Cabinet Ministers have been generally ignored or given token generic responses. It was agreed that member associations consider writing

separate letters to the Opposition Parties.

Richard Harrison, Johnson Inc., gave a presentation on health care across the country, including cost drivers, age demographics and various provincial strategies. One particular statistic, the cost of health care per person according to age bands, was particularly insightful.




Per person costs per age group:

Under 1	\$ 9,264
1-14	\$ 1,341
15-64	\$ 2,479
65-69	\$ 6,223
70-74	\$ 8,721
75-79	\$12,050
80 plus	\$20,113

Possible future provincial trends:

- Delisting (of services/medications) and user pay
- Pressures on health services
- Premium increases
- Restructuring labour
- Redesigning services
- Supplemental insurances

Brian Kenny, Ontario Rep 

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<http://toronto.rto-ero.org>

Member Services

The Member Services Committee focuses on four areas: Goodwill, Recruitment, Retirement Planning Workshops and Travel. Our commitment is to support existing members and attract potential member.

We remind District Executives that a portion of their Annual District Grant is intended to be spent on Goodwill activities.

The recruitment of members continues to be of high importance to RTO/ERO, focussing on those eligible for both Full and Associate memberships, by targeting teachers, principals and vice-principals, educational support staff, supervisory officers, and university and college faculty, and by contacting various Federation Affiliates, Unions and organizations.

Committee members had a display booth at the ETFO Annual Meeting.

For the 2013 year, a total of 36 [Retirement Planning] workshops were scheduled with 23 before the end of June and the remaining 13 held in the fall. Four were presented in French.

Merit Travel continues to offer a wide variety of travel opportunities for members, advertising in each issue of Renaissance, and including a separate flyer on long stay travel in the summer issue; these remain popular with members due to their value. Merit is in the process of revamping the RTO/ERO travel websites:

www.rtotravel.ca and,
www.erovoyage.ca

It operates for members, with updated content, a new look and easier system to move around the site and access information on its many trips, tours and excursions for members.

Joanne Weeks, Chair 


Pension & Retirement Concerns (PRC)

Two new Fact Sheets, "Sleep Problems" and "Online Privacy and Security" have been completed.

A newly created HealthWellness Fair resource document will assist Districts in the planning of fairs and will be found in the PRCC section of the RTO/ERO website. It joins the "Aging Successfully Through Wellness" presentation, resource documents related to seniors and falls, and the "Caregiving Resources" document.

Committee members are also investigating the availability of

geriatric training for medical and nursing students. Thus far, we have determined there is very little available in the province but the investigation continues. This is a concern to seniors.

In tandem with the Political Advocacy Committee, the Committee continues to gather articles and documents that prove the viability of defined benefit pension plans. As well, we have articles that demonstrate the net gain to communities and businesses from the spending by retirees receiving these pension benefits. David Cornwall, Chair 

Nominating

The following criteria were used by the Nominating Committee in its selection process:

- expertise/qualifications/experience and interest,
- involvement of new members,
- gender balance,
- language representation, and

- geographical distribution.

Districts are to be commended for encouraging members to apply for election to the Provincial Executive or for appointment to a Provincial Committee.

Jim Sparrow, Chair 


2013 Summary Of Appointments And Openings Standing and Executive Committees						
Committee	Number of Vacancies		Number of Applications		Number Selected	
	Member	Chair	Male	Female	Male	Female
Audit	1	0	1	0	1	0
Communications	0	0	0	0	0	0
Health Services/Insurance	2	0	3	1	1	1
Member Services	2	0	2	2	1	1
Pension/Retirement	2	0	6	1	1	1
Political Advocacy	4	0	3	1	1	3
Project ~ STO	3	1	2	5	1	3
Constitution	0	N/A	0	0	0	0
Nominating	3	N/A	1	2	1	2
Total	17	1	18	14	7	11
Anticipated Vacancies for 2013-2014						
Committee	Chair		Committee			
Audit	1		1			
Communications	0		2			
Health Services and Insurance	1		2			
Member Services	0		3			
Pension Retirement Concerns	0		2			
Political Advocacy	0		2			
Project- STO	1		2			
Constitution	0		4			
Nominating	0		3			
Total	3		21			

Political Advocacy (PAC)

We can report that, as of September 1, the Ontario Government has guaranteed two million dollars for the continued operation of the Environmental Lakes Area (ELA).

We continue to observe the provincial government's notion of means-testing as suggested by Dr. Sinha's report regarding delivery of care to seniors. As well, the Committee is researching

the area of Genetically Modified Organisms (GMOs).

In regard to the movement toward a single source benefit provider for active teachers, the Provincial Executive in its lobbying of the Ministry of Education and Ministry of Finance has kept the Committee abreast of deliberations; we are ready to offer support, as appropriate, to this initiative. **Dale Burley, Chair** 

Project ~ Service to Others/Scholarships (STO)

At the last Senate a motion was passed to increase the types of scholarships offered so that more of our members would have the opportunity for their relatives to apply. I am pleased to announce that, of the 25 applicants who applied [52 applied in 2012], five were from the new categories.

With declining enrollments in our schools throughout the province and the number of positions being offered in our Faculties of Education decreasing, the number of scholarship applications will undoubtedly decrease.


As is our practice, the Committee reviewed the application process as the new changes being proposed will necessitate some revision. When all changes are complete the 2014 application will be posted on the provincial website and Districts will be notified. *As well, Senate has passed a motion that, beginning in 2014, Scholarship applications will be reviewed in April and Projects*

will be reviewed in September.

The last Senate also passed a motion that scholarship applicants must be in their final year of their program and that the program has to be in the field of education. With declining enrollments in our schools throughout the province and the number of positions being offered in our Faculties of Education decreasing, the number of scholarship applications will undoubtedly decrease. A new look at our requirements, therefore, should be addressed.

At Spring Senate a motion was passed, asking this committee to consider the expansion of the criteria for receiving a scholarship to include non-educational occupations such as those in health care and the trades. To this end a subcommittee explored this motion. The results are as follows:

THAT the 2014 Scholarship Application criteria and eligibility include the following:

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- Applicant is a resident, Canadian citizen or a landed immigrant.
- Applicant is a child, grandchild, niece, nephew, grandniece, grandnephew, son-in-law, daughter-in-law or step-child of an RTO/ERO member.
- Applicant is enrolled in a program and does not receive any remuneration for such enrollment.
- In the case of teaching programs, applicant is enrolled in the last year of a program that will directly lead to a career

in teaching in Canada and such program is recognized by the Ontario College of Teachers or the British Columbia (Ministry of Education) Teacher Regulation Branch.

- In the case of all other programs, applicant is enrolled in the last year of a program that is recognized at Canadian Publicly-Funded Colleges or Universities.

Rationale: This will enable many more of our members to be able to sponsor their relatives for a Scholarship.

Norm Renaud, Chair 

OTPP Benefits Adjudication (BAC)

As a result of the Memorandum of Understanding (MOU) between the Ministry of Education and the Ontario English Catholic Teachers' Association dated July 5, 2012, certain amendments are required to have the Teachers' Pension Act and the Education Act in compliance. The Teachers' Pension Act must also comply with the Income Tax Act (Canada). [Editor: These changes related to current teachers' Sick Leave Pay, Unpaid Professional Activity Days, Pre-Retirement Death Benefits.]

Several amendments to the pension plan were also made in order to clarify the benefits payable to:

- (a) a spouse who is entitled to a refund of contributions plus interest on pre-1987 service;
- (b) a beneficiary where a child's pension is payable;

- (c) a member's estate where a child's pension is payable; and
- (d) a spouse's estate.

Commutation of Pensions Section 84 of the Plan was amended effective November 1, 2012 to specify that the administrator shall pay the commuted value of a pension if it meets the test prescribed under subsection 50 (1) (a) of the Pension Benefits Act, which was amended effective July 1, 2012 to specify that a pension plan may pay the commuted value of a pension "if the annual benefit payable at the normal retirement date is not more than 4 per cent of the Year's Maximum Pensionable Earnings in the year that [the member] terminated employment." Changes to the Plan will be communicated to the Plan Members through Pension News,


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<http://district16.rto-ero.org>
<http://toronto.rto-ero.org>

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Pension Wise, OTF communiqués and the Ontario Teachers' Pension Plan website.


An information session provided details from the Ontario Court of Appeal's decision regarding Pre-Retirement Death Benefits for a plan member's designated beneficiaries rather than the common law spouse

(Pension Benefits Act Section 48). The implications of this decision will require further investigation by the Pension Partners to determine if this same reasoning will apply to Post-Retirement Death Benefits and the entitlement of a common law spouse. More clarity will be provided at a later date. **Marina Howlett** 

Charitable Foundation

required to reach the goal.

Given the fiscal reality of the Campaign for an RTO/ERO Chair, Geriatric Medicine, the following are options that the Foundation Board, the only legal fiduciaries of this registered Canadian charity accountable to the Canada Revenue Agency, are considering for immediate action:

- A. **The Campaign for an RTO/ERO Chair, Geriatric Medicine should be discontinued at the end of 2013 as the campaign goal will not be reached by December 15, 2015 given the current giving rates. The \$238,000 (net) donations raised and those donations received by December, 2013 will be gifted to the University of Toronto -Geriatric Medicine. All donors will be notified by the Foundation Chair of this change. The Foundation Board will then focus on building annual funds aligned to its charitable objects to support its annual operations and its mission. Cont'd on Page S16** 

The Board of Directors of the RTO/ERO Foundation, a registered Canadian charity separate by law from the not-for-profit organization RTO/ERO and governed by an independent Board of Directors, is issuing this Special Report on the fiscal reality of the first project of the Foundation: the Campaign for an RTO/ERO Chair, Geriatric Medicine. This Special Report is issued with the support of the Provincial Executive of RTO/ERO.

The current rate of giving and major gift solicitation is below the \$3,000,000 (net) goal required for completion of the Campaign for an RTO/ERO Chair, Geriatric Medicine by December 15, 2015 as agreed upon by RTO/ERO, the RTO/ERO Foundation and the University of Toronto in 2011. **The current rate of giving over 24 months of operations averages \$9,950 (net) per month. To successfully complete the Campaign for an RTO/ERO Chair, Geriatric Medicine, \$100,000 (net) every month for the next 28 months is**

B. Campaign for an RTO/ERO Chair, Geriatric Medicine is an Expendable Chair for \$1 million (minimum investment). This is a five year period Geriatric Chair which provides the Chair holder with a minimum of \$200,000 (net) per year. This donor option is not held in perpetuity and covers the Geriatric Chair's research/education or salary support. This donor option is being considered by the Foundation Board with the \$238,000 (net) proceeds raised to date gifted to Year 1 of this five year donation program. The Foundation Board recognizes that this donor option can only be successful with combined operational and campaign donations of \$300,000 per year. All donors will be notified by the Foundation Chair of this change.

However, only the Directors of the Foundation Board are responsible for the Foundation's legal and fiduciary obligations to donors and the Canada Revenue Agency. As a Foundation Board, we are accountable to everyone through the Donor Bill of Rights and the Association of Fundraising Professionals Code of Ethical Principals and Standards (available on the RTO/ERO website).

As a Foundation Board, we remain transparent on the Foundation's fiscal status with every prospective donor

-and they continue to give! The Board is very proud of our 1200+ donors who are joining us to support the Boards efforts in inaugurating a meaningful charitable Foundation. We are very proud that we acquire, on average, two donors a day. We are very grateful to three donors who have included the Foundation in their testamentary giving through charitable gift annuities and bequest intentions which are dedicated to our mission, *not the Campaign for an RTO/ERO Chair; Geriatric Medicine.*

As a Foundation Board, we are very optimistic about our success in only two years of operations. We understand that campaigns are not bills to pay, rather, they are missions to fulfill by building the culture of philanthropy and that can take years. We remain dedicated to stewarding the public trust by fulfilling our mission: to improve the lives of senior citizens for generations to come and thank all donors who have joined us to do just that.

Valerie Mah, Chair

[**Editor:** At its October Executive Meeting, your Toronto Executive passed a motion supportive of the Board of Directors pursuing Option A. Your Executive also expressed its appreciation to the Chair for her commitment and hard work right from the beginning of this endeavour. Your executive has also taken a position to oppose any automatic use of fees, or 'deduction from source' process, to increase member contributions.]